

CLAIMS

1. (Original) A method of preventing financial fraud concerning a financial instrument, comprising the steps of:
 - a) receiving from a first source identifying information concerning the financial instrument;
 - b) storing the identifying information into a financial instrument database;
 - c) receiving information from a second source regarding the financial instrument;
 - d) comparing the information from the second source with the identifying information concerning the financial instrument stored in the financial instrument database; and
 - e) honoring the financial instrument if the information from the second source matches the identifying information concerning the financial instrument stored in the financial instrument database.
2. (Original) The method of claim 1, further comprising dishonoring the financial instrument if the information from the second source does not match the identifying information concerning the financial instrument stored in the financial instrument database.
3. (Original) A system for preventing financial fraud concerning a financial instrument, said system comprising:
 - a first device;
 - a second device; and
 - a server, said server including a program module for storing a financial instrument database, and further comprising a program module operative to:
 - a) receive from a first source identifying information concerning the financial instrument;
 - b) storing the identifying information into a financial instrument database;
 - c) receive information from a second source regarding the financial instrument;
 - d) compare the information from the second source with the identifying information concerning the financial instrument stored in the financial instrument database; and

e) honor the financial instrument if the information from the second source matches the identifying information concerning the financial instrument stored in the financial instrument database.

4. (Original) The system of claim 3, wherein said first device comprises a telecommunications link to said server from a financial institution.

5. (Original) The system of claim 4, wherein said second device comprises a telecommunications link to said server from a financial institution.

6. (Currently amended) An apparatus for preventing financial fraud with financial instruments, the apparatus comprising:

- a) a stored data base;
- b) a memory device for containing a program module;
- c) an user interface; and
- e) a processing unit coupled to the memory device, the ~~data-object~~ database and the user interface, the processing unit being operative in response to the instructions of the program module to:

receive from a first source identifying information concerning the financial instrument;

store the identifying information into a financial instrument database;

receive information from a second source regarding the financial instrument;

compare the information from the second source with the identifying information concerning the financial instrument stored in the financial instrument database; and

honor the financial instrument if the information from the second source matches the identifying information concerning the financial instrument stored in the financial instrument database.

7. (Original) The apparatus of claim 6, wherein said apparatus is as stand-alone system.

8. (Original) The apparatus of claim 6, wherein said apparatus is a server connected to a telecommunications network.
9. (Original) The apparatus of claim 6, wherein the stored database comprises a financial instrument database.
10. (New) An apparatus comprising:
means for storing identifying information relating to an issued financial instrument;
means for comparing the identifying information to a financial instrument presented for payment; and
means for paying the financial instrument presented for payment responsive to the means for comparing.
11. (New) The apparatus of claim 10 where the means for storing includes means for storing the identifying information in a database.
12. (New) The apparatus of claim 10 comprising means for accessing the identifying information through a server connected to a global network.
13. (New) The apparatus of claim 10 where the means for comparing includes:
means for substantially permanently storing first routines; and
means for temporarily storing second routines.
14. (New) The apparatus of claim 13 where the means for comparing includes:
means for processing the second routines;
means for interfacing the means for processing to input or output devices; and
means for communicating information from or to the input or output devices from or to the means for processing.

15. (New) An article comprising a storage medium having stored thereon instructions, that, when executed by a computer, result in:
storing identifying information relating to an issued financial instrument;
comparing the identifying information to a financial instrument presented for payment;
and
paying the financial instrument presented for payment responsive to comparing.

16. (New) The article of claim 15 comprising storing the identifying information in a database.

17. (New) The article of claim 15 comprising accessing the identifying information through a server connected to a global network.

18. (New) The article of claim 15 comprising:
substantially permanently storing first routines; and
temporarily storing second routines.

19. (New) The article of claim 18 comprising:
processing the second routines;
interfacing the means for processing to input or output device means; and
communicating information from or to the input or output device means from or to the means for processing.